

HOUSE BILL 280  
By McDaniel

AN ACT to amend Tennessee Code Annotated, Title 56,  
Chapter 7, relative to denial of coverage for  
property insurance based upon breed of dog  
owned by potential insured.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 1, is amended by  
adding the following as a new, appropriately designated section:

**§ 56-7-129.**

(a) Except as provided in subsection (b), an insurer providing property insurance, liability insurance, or a combination of property and liability insurance, in the form of homeowners' or renters' insurance policies may not deny coverage to a potential insured and may not cancel coverage of an insured based upon the breed or type of dog owned, kenneled, or otherwise domiciled on the property to be insured.

(b) An insurer may deny homeowners' or renters' insurance coverage to a potential insured or may cancel coverage of an insured if a specific dog owned, kenneled or otherwise domiciled on the property to be insured has been proven to have a history of violence. For purposes of this section, at least one (1) police report or report of local animal control authorities stating that a specific dog owned, kenneled or otherwise domiciled on the property to be insured has violently threatened, attacked or injured any person or any other animal may be considered proof of a history of violence by the insurer.

SECTION 2. This act shall take effect upon becoming a law, the public welfare requiring it.